

09/433,139

**REMARKS**

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 36-40 are amended to more clearly recite the subject matter intended to be claimed. Claims 36-40 are pending.

Applicant would like to respectfully point out that the rejections under 35 U.S.C. Section 103(a) made in the Office Action are improper for reasons explained hereinbelow.

Applicant notes that the Examiner applies Kanevsky et al. (referred to herein as "Kanevsky") as the primary reference and Suer et al. (referred to herein as "Suer") as the secondary reference in rejecting claims 36-40 in the present application. In this regard, Applicant would like to respectfully point out that since Kanevsky does not disclose or even remotely suggest an ATM (as claimed in each of claims 36-40 of the present application), the application of Kanevsky as a primary reference in rejecting the claims of the present application is improper. Whether or not Suer discloses or suggests an ATM is irrelevant since Suer is being applied as a secondary reference and not as a primary reference in the rejections made by the Examiner.

If the Examiner continues to reject claims 36-40 of the present application by applying Kanevsky as a primary reference, it is respectfully requested that the Examiner specifically point out where Kanevsky teaches or even remotely suggests an ATM. Absent such a showing, it is respectfully submitted that the rejections of claims 36-40 under 35 U.S.C. Section 103(a) are improper and, therefore, should be withdrawn.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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